

In re:
Keith Allen Bagenstose
Pamela Jean Bagenstose
Debtors

Case No. 19-12048-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Aug 21, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Keith Allen Bagenstose, Pamela Jean Bagenstose, 38 East Broad Street, Reading, PA 19607-2714 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | + Email/Text: taxclaim@countyofberks.com | Aug 22 2024 00:26:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Aug 22 2024 00:26:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14317539 | + Email/Text: RASEBN@raslg.com | Aug 22 2024 00:26:00 | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14321673 | + Email/Text: bankruptcydpt@mcmcg.com | Aug 22 2024 00:26:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14349473 | EDI: MAXMSAIDV | Aug 22 2024 04:14:00 | Navient Solutions, LLC, on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 14313422 | + EDI: AGFINANCE.COM | Aug 22 2024 04:14:00 | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 14664535 | ^ MEBN | Aug 22 2024 00:12:30 | U.S. Bank National Association., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609 |
| 14394355 | Email/Text: EDBKNotices@ecmc.org | Aug 22 2024 00:26:00 | US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448 |

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 14314016 | ##+ | Alltemp Enterprise, Inc., 5 Front Street Plaza, Mohnton, PA 19540-2006 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|--|
| DANIELLE BOYLE-EBERSOLE | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust XVIII dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor NRZ Pass-Through Trust II U.S. Bank National Association as trustee bkgroup@kmlawgroup.com |
| JOSEPH T. BAMBRICK, JR. | on behalf of Debtor Keith Allen Bagenstose NO1JTB@juno.com |
| JOSEPH T. BAMBRICK, JR. | on behalf of Joint Debtor Pamela Jean Bagenstose NO1JTB@juno.com |
| KEVIN G. MCDONALD | on behalf of Creditor NRZ Pass-Through Trust II U.S. Bank National Association as trustee bkgroup@kmlawgroup.com |
| ROLANDO RAMOS-CARDONA | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| Scott F Waterman | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 9

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Keith Allen Bagenstose</u> | Social Security number or ITIN | xxx-xx-4245 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u>Pamela Jean Bagenstose</u> | Social Security number or ITIN | xxx-xx-9369 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 19-12048-pmm | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith Allen Bagenstose

Pamela Jean Bagenstose

8/21/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.